

Certificate Number: 20668-NJ-DE-039731531

Bankruptcy Case Number: 25-14650



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 3, 2025, at 6:09 o'clock AM EDT, Justin D Bittner, Jr. completed a course on personal financial management given by internet by Andrew Finberg, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 4, 2025 By: /s/Consuelo v Gerhardt

Name: Consuelo v Gerhardt

Title: Financial Educator